

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Wendy Lucille Bradsher

S.S. No.: xxx-xx-9200

Mailing Address: 52 Apple Tree Lane, Roxboro, NC 27574-

Case No. 09-80942

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 8, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 22, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 5/4/09

Lastname-SS#: Bradsher-9200

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Retain	Creditor Name	Sch D #	Description of Collateral
	US Cellular		Cell Phone

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**
				**

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
		5		N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS - a FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Beneficial 2nd DOT	5	\$0	6.00	\$0	\$0.00	Mobile Home and Land
	Wells Fargo		\$22,780	6.00	\$228	\$482.92	MH, Land, Escrow
				7.00			
				7.00			

STD - SECURED DEBTS - a 100%*

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
				7.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.

\$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%*)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI=

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$511** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **12.13** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE

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Ch13Plan_MD_(New_DeSardi) (9/24/08) © John T. Orcutt

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Advance America Cash Advance
3459 Old Halifax Rd., Suite 1
South Boston, VA 24592

Embarq**
Post Office Box 7086
London, KY 40742-7086

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI, Inc
P.O. Box 3517
Bloomington, IL 61702-3517

ER Solutions**
Post Office Box 6030
Hauppauge, NY 11788-6030

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
Post Office Box 15027
Wilmington, DE 19850-5027

FIA Card Services
Post Office Box 15026
Wilmington, DE 19850-5026

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Beneficial
1662 N. Garnett Street
Henderson, NC 27536

GEMB/JCPenney
Attn: Bankruptcy Dept.
PO Box 103104
Roswell, GA 30076

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

GEMB/Lowe's
Attn: Bankruptcy Dept.
PO Box 103104
Roswell, GA 30076

Experian
P.O. Box 2002
Allen, TX 75013-2002

Clearpoint Financial CC
Post Office Box 71570
Richmond, VA 23255

LabCorp (Laboratory Corporation)
Post Office Box 2100
Burlington, NC 27216-2100

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Dell Financial Services
c/o Customer Service Correspondence
Post Office Box 81577
Austin, TX 78708-1577

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Person County Tax Collector
105 South Main Street
P.O. Box 1701
Roxboro, NC 27573

Time Finance
PO Box 1773
Roxboro, NC 27573

Washington Credit
Post Office Box 97029
Redmond, WA 98073-9729

Wells Fargo
Post Office Box 10335
Des Moines, IA 50306

WFFNB/Peeble's
Bankruptcy Dept.
PO Box 182125
Columbus, OH 43218